### Case 17-82265 Doc 1 Filed 09/28/17 Entered 09/28/17 13:15:31 Desc Main Document Page 1 of 50

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, WESTERN DIVISION	<u> </u>	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amend filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	and the second section of the second section section of the second section		Maria Maria - Company Alexander - Maria - Mari Maria - Maria - Company - Maria - Mari
	Write the name that is on	Adam		
	your government-issued picture identification (for example, your driver's	First name	-	First name
	license or passport).	Middle name		Middle name
	Bring your picture	Hill		
	with the trustee.	HIII <sup>g</sup> Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2874		

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De	ebtor 1 Hill, Adam		Case number (if known)			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		321 N Prairie St Creston, IL 60113	- 경영· 11:1			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Ogle	, , , , , , , , , , , , , , , , , , ,			
		Ogle County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		PO Box 172 Creston, IL 60113-0172				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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De	Debtor 1 Hill, Adam					Case number (if known)		
Pa	rt 2: Tell the Court About	Vour Ba	nkruntov C					
7.	The chapter of the Bankruptcy Code you are	Check	one. (For a	brief description of e	ach, see Notice Required by 1	1 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (For	m	
	choosing to file under	_		the top of page 1 and	d check the appropriate box.			
			apter 7					
		_	napter 11					
		_	apter 12					
		⊔ Cr	apter 13					
8.	How you will pay the fee		about how yo	ou may pay. Typically ey is submitting your	, if you are paying the fee your:	with the clerk's office in your local court for more details self, you may pay with cash, cashier's check, or money orcattorney may pay with a credit card or check with a	ier.	
			I need to pa	y the fee in installn	nents. If you choose this option	n, sign and attach the Application for Individuals to Pay The	9	
			•	<i>Installments</i> (Official	· · · · · · · · · · · · · · · · · · ·	only if you are filing for Chapter 7. By law, a judge may, bu		
			not required your family s	to, waive your fee, ar ize and you are unab	nd may do so only if your incom	e is less than 150% of the official poverty line that applies ). If you choose this option, you must fill out the <i>Applicatio</i> ,	to	
			······			· ·		
9.	Have you filed for bankruptcy within the last 8 years?	■ No.						
	•		District		When	Case number		
			District		When	0		
			District		When	Case number  Case number		
10	Are any bankruptcy cases							
	pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No						
	un unnate.		Debtor			Relationship to you		
			District		When	Case number, if known	_	
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	■ No.	Go to	ine 12.				
	residence?	☐ Yes	. Has yo	ur landlord obtained	an eviction judgment against y	ou and do you want to stay in your residence?		
				No. Go to line 12.		, ,		
						dgment Against You (Form 101A) and file it with this		
				Same optoy polition.				

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Del	btor 1 Hill, Adam	<b>-</b> . ,			Case number (if known)			
	-							
	Report About Any Bu	sinesses	You Own	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of bu	siness			
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name					
If you have more than one Sole proprietorship, use a separate sheet and attach it					tte & ZIP Code			
	to this petition.		Chec		x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can see deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, so operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the U.S.C. 1116(1)(B).				small business debtor, you must attach your most recent balance sheet, statement of				
	For a definition of small	■ No.	l am i	not filing under Cha <sub>l</sub>	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupi Code.				
		☐ Yes.	l am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to public health or	☐ Yes.	What is	the hazard?				
	safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code			
					radiose, server, only, state a sip sour			

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Deb	otor 1 Hill, Adam	,				Case number (if known)	
Par	t 5: Explain Your Efforts	to Re	ceive a Briefing About Credit Counseling				
15.	Tell the court whether you have received a briefing about credit counseling.		out Debtor 1:  J must check one:  I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a			out Debtor 2 (Spouse Only in a Joint Case):  a must check one:  I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of	
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not		certificate of completion.  Attach a copy of the certificate and the payment plan if any, that you developed with the agency.  I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a			completion.  Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.  I received a briefing from an approved credit counseling agency within the 180 days before I filed	
	eligible to file.  If you file anyway, the court can dismiss your case, you will lose whatever filing fee		certificate of completion.  Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.			this bankruptcy petition, but I do not have a certificate of completion.  Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	
	you paid, and your creditors can begin collection activities again.	ors	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	
			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	
			case.  Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for	
			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.  I am not required to receive a briefing about	cause and is limited to a maximum of 15 days.  I am not required to receive a briefing about credit counseling because of:			
			Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	nç 🎉	1		Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
			☐ Disability.  My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			Disability.  My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
				Active duty. I am currently on active military duty in a military combat zone.			Active duty. I am currently on active military duty in a military combat zone.
			If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.			If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	

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Del	otor 1 Hill, Adam				Case numbe	er (if known)			
Pai	t 6: Answer These Questi	ons for Repo	orting Purposes						
16.	What kind of debts do you have?	16a. <i>A</i>	6a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
		_	□ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b. <b>A</b>	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
		_	☐ No. Go to line 16c.						
			Yes. Go to line 17.						
		16c. S	tate the type of debts you	owe that are not consun	ner debts or business o	debts			
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapte	er 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses		No						
	are paid that funds will be available for distribution to unsecured creditors?		] Yes						
	How many Creditors do	<b>■</b> 1-49		☐ 1,000-5,00	0	<b>25,001-50,000</b>			
	you estimate that you owe?	50-99		5001-10,00		☐ 50,001-100,000			
		☐ 100-199 ☐ 200-999		☐ 10,001-25,	000	☐ More than100,000			
19.	How much do you	<b>\$</b> 0 - \$50,	000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	\$50,001		□ \$10,000,00	1 - \$50 million	□ \$1,000,000,001 - \$10 billion			
		□ \$100,001	- \$500,000		□ \$50,000,001 - \$100 million	☐ \$10,000,000,001 - \$50 billion			
		\$500,001	- \$1 million	□ \$100,000,0	01 - \$500 million	☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$50,	000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?	\$50,001	- \$100,000		1 - \$50 million	□ \$1,000,000,001 - \$10 billion			
		\$100,001			1 - \$100 million	= \$10,000,000,001 - \$50 billion			
		\$500,001	- \$1 million	□ \$100,000,0	01 - \$500 million	☐ More than \$50 billion			
Part	7: Sign Below								
For	you	I have exami	ned this petition, and I dec	lare under penalty of pe	rjury that the informatio	on provided is true and correct.			
		If I have cho States Code	sen to file under Chapter I understand the relief ava	7, I am aware that I ma ailable under each chap	y proceed, if eligible, ι ter, and I choose to pro	under Chapter 7, 11,12, or 13 of title 11, United oceed under Chapter 7.			
		If no attorney have obtaine	represents me and I did n d and read the notice requi	not pay or agree to pay s ired by 11 U.S.C. § 342	omeone who is not an (b).	attorney to help me fill out this document, I			
		l request reli	ef in accordance with the	chapter of title 11, Unit	ed States Code, speci	fied in this petition.			
		I understand case can res	making a false statement, ultin fines up to \$250,000	concealing property, or , or imprisonment for up	obtaining money or pro to 20 years, or both. 1	operty by fraud in connection with a bankruptcy 8 U.S.C. §§ 152, 1341, 1519, and 3571.			
	•	Adam Hill Signature of	Debtor 1		Signature of Debtor	2			
		Executed on	September 14, 201	7	Executed on				
			MM / DD / YYYY		MM ,	/ DD / YYYY			

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Debtor 1 Hill, Adam		Cas	se number (if known)
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petition, deck Chapter 7, 11, 12, or 13 of title 11, United States Code, an	d have explained:	the relief available under each chapter for which the
If you are not represented by an attorney, you do not need to file this page.	person is eligible. I also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I have no knowled petition is incorrect.	debtor(s) the notic	ce required by 11 LLS C & 240/b) and in a secsion
	Signature of Attorney for Debtor	_ Date	September 14, 2017 MM / DD / YYYY
	Brian Wright Printed name		
	Brian Wright & Associates, P.C.		
	437 West State Street Suite 101 Sycamore, IL 60178 Number, Street, City, State & ZIP Code		
	Contact phone (815) 895-2074	Email address	bw@wrightandassociateslaw.com
	6304330 Bar number & State		<u> </u>

		Docume	ent Page 8 of 50		
Fill in this informa	ation to identify your o	case:			
Debtor 1	Adam Hill				
	First Name	Middle Name	Last Name	)	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, WESTERN DIVI	SION	
Case number					☐ Check if this is an amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Pai	tt 1: Summarize Your Assets		
		Your as	sets what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	11,553.81
	1c. Copy line 63, Total of all property on Schedule A/B	\$	11,553.81
Pai	tt 2: Summarize Your Liabilities		
		Your lia Amount	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	9,639.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	78,034.00
	Your total liabilities	\$	87,673.00
Pai	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	2,190.80
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,305.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your or	ther schedule	es.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C§ 159.	ersonal, fam	ily, or household
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this be	ox and subm	it this form to the

court with your other schedules.

Debtor 1 Hill, Adam Document Page 9 of 50 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 2,963.56

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort 4 on Colombia E/E against a fall and an	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

A/B  Prope and describe ite e and accurate as eded, attach a sence, Building, La	rty ms. List an asset only once s possible. If two married preparate sheet to this form. C	Last Name  Last Name  ILLINOIS, WESTERN DIVIS  It an asset fits in more than of eople are filing together, both a on the top of any additional pagurous of the copy of the cop	one category, list the asset i are equally responsible for s es, write your name and ca	upplying	g correct
A/B Prope and describe ite e and accurate as eded, attach a se	Middle Name  DRTHERN DISTRICT OF  Tty  Ims. List an asset only once is possible. If two married preparate sheet to this form. Cound, or Other Real Estate Young,	Last Name  ILLINOIS, WESTERN DIVIS  I. If an asset fits in more than of eople are filing together, both a port the top of any additional pagurus own or Have an Interest In	one category, list the asset i are equally responsible for s es, write your name and ca	n the car	12/15 tegory where you g correct
A/B Prope and describe ite e and accurate as eded, attach a se	Middle Name  DRTHERN DISTRICT OF  Tty  Ims. List an asset only once is possible. If two married preparate sheet to this form. Cound, or Other Real Estate Young,	Last Name  ILLINOIS, WESTERN DIVIS  I. If an asset fits in more than of eople are filing together, both a port the top of any additional pagurus own or Have an Interest In	one category, list the asset i are equally responsible for s es, write your name and ca	n the car	12/15 eggory where you g correct
A/B Prope and describe itee and accurate aseded, attach a sence, Building, La	rty  ms. List an asset only once s possible. If two married preparate sheet to this form. Cond, or Other Real Estate Young,	ILLINOIS, WESTERN DIVIS	one category, list the asset i are equally responsible for s es, write your name and ca	n the car	12/15 eggory where you g correct
A/B Prope and describe itee and accurate aseded, attach a sence, Building, La	rty  ms. List an asset only once s possible. If two married preparate sheet to this form. Cond, or Other Real Estate Young,	ILLINOIS, WESTERN DIVIS	one category, list the asset i are equally responsible for s es, write your name and ca	n the car	12/15 eggory where you g correct
A/B Prope and describe itee and accurate aseded, attach a sence, Building, La	rty ms. List an asset only once s possible. If two married preparate sheet to this form. C	e. If an asset fits in more than o eople are filing together, both a on the top of any additional pag u Own or Have an Interest In	one category, list the asset i are equally responsible for s es, write your name and ca	n the car	12/15 eggory where you g correct
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	n the car	12/15 tegory where you g correct
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	n the car	12/15 eggory where you g correct
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	12/15 tegory where you
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	tegory where you
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	tegory where you
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	tegory where you
and describe ite and accurate as eded, attach a sence, Building, La	ms. List an asset only once s possible. If two married po parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	tegory where you
e and accurate as eded, attach a se nce, Building, La I or equitable into	s possible. If two married pe parate sheet to this form. C and, or Other Real Estate Yo	eople are filing together, both a In the top of any additional pag u Own or Have an Interest In	re equally responsible for s les, write your name and ca	upplying	g correct
I or equitable into					
? S	erest in any residence, build	ding, land, or similar property?			
s					
s					
s					
rs, sport utility	vehicles, motorcycles				
	Who has an interest	in the manner of O	Do not deduct secured	l claims o	r exemptions. Put
	_ <u>_</u>	In the property? Check one	the amount of any sec	ured clair	ns on <i>Schedule D:</i>
	′				
	<b>–</b> – '	tor 2 only	Current value of the entire property?		rent value of the tion you own?
		•	onino proporty .	po.	uon you own.
72. 904	7 At least one of the	debiors and another			
	Check if this is constructions)	ommunity property	\$7,575.00		\$7,575.00
otors, personal v ne portion you rt 2. Write that	watercraft, fishing vessels, own for all of your entrie number here	snowmobiles, motorcycle according any	essories  / entries for pages	portic	\$7,575.00  Int value of the on you own? t deduct secured
	ne portion you rt 2. Write that	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the Check if this is concern (see instructions)  Thomes, ATVs and other recreational votors, personal watercraft, fishing vessels, The portion you own for all of your entries at and Household Items	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Chomes, ATVs and other recreational vehicles, other vehicles, and otors, personal watercraft, fishing vessels, snowmobiles, motorcycle according to the portion you own for all of your entries from Part 2, including any rt 2. Write that number here	Debtor 1 only  Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Chomes, ATVs and other recreational vehicles, other vehicles, and accessories otors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  The portion you own for all of your entries from Part 2, including any entries for pages all and Household Items  The amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the amount of any sectored creditors Who Have Courself the entire property?  String The property and another courself the entire property?  String The property and another courself the entire property?  String The property and another current value of the entire property?  String The property and another current value of the entire property?	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Chomes, ATVs and other recreational vehicles, other vehicles, and accessories otors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  The portion you own for all of your entries from Part 2, including any entries for pages rt 2. Write that number here

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Case 17-8	82265 Doc 1 Filed 09/28/17 Entered 09/28/17 13:15:31  Document Page 11 of 50  Case number (if known)	Desc Main
■ Yes.	Describe	Couch, recliner, chairs, living room tables, dining set, bedroom set x2,	\$500.00
□No	<i>les:</i> Televisions ar	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collect phones, cameras, media players, games  2 Tv's, laptop, sound bar, xbox	ctions; electronic devices
Example No		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or nemorabilia, collectibles	
<b>—</b> 103.	Describe	Books, DVD's.	\$145.00
Example No	les: Sports, photoginstruments  Describe	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and	kayaks; carpentry tools; musical
		Sports memorabilia, Glock 19 9mm, Smith and Wesson M&P Sport 223	\$600.00
■ No □ Yes.  11. Clothe  Exam □ No	ples: Pistols, rifles  Describe	s, shotguns, ammunition, and related equipment othes, furs, leather coats, designer wear, shoes, accessories  Debtor Clothing	\$350.00
■ No □ Yes.  13. <b>Non-fa</b> Exam  No □ Yes.  14. <b>Any ot</b> ■ No	ples: Everyday jew Describe  Irm animals ples: Dogs, cats, I	d household items you did not already list, including any health aids you did not list	silver
		of all of your entries from Part 3, including any entries for pages you have attached for nber here	\$2,320.00

Official Form 106A/B Schedule A/B: Property page 2

Part 4: Describe Your Financial Assets

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Case number (if known) Debtor 1 Hill, Adam Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **Checking Account** Resource Bank \$383.40 17.1. **Savings Account** Resource Bank \$400.41 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: Yes. ..... **Security Deposit on Rochelle Property Management** \$825.00 Rental Unit Gas **Nicor Gas** \$50.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No

		Case 17-82	265 D0C 1	Document	Page 13 of 50	Desc Main
De	ebtor 1	Hill, Adam		Document	Case number (if known)	
	☐ Yes	Institu	ution name and descri	iption. Separately file the	records of any interests.11 U.S.C. § 521(c):	
25.	25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No □ Yes. Give specific information about them					
	Exam <sub>l</sub> ■ No		names, websites, pro	s, and other intellectual ceeds from royalties and		
	Exam <sub>l</sub> ■ No				oldings, liquor licenses, professional licenses	
M	oney or	property owed to y	ou?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	funds owed to you  Give specific informa	ation about them, inclu	iding whether you already	y filed the returns and the tax years	
29.	<ul> <li>29. Family support         Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement         ■ No         □ Yes. Give specific information     </li> </ul>					
30.	Examp		disability insurance pa ou made to someone		s, sick pay, vacation pay, workers' compensation	on, Social Security benefits;
31.		sts in insurance poli ples: Health, disability		alth savings account (HS	SA); credit, homeowner's, or renter's insurance	
		Name the insurance	company of each police Company name:	cy and list its value.	Beneficiary:	Surrender or refund value:
	32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  ■ No  ☐ Yes. Give specific information.					
	Exam <sub>l</sub> ■ No	s against third partic ples: Accidents, emp	loyment disputes, ins	ou have filed a lawsuit urance claims, or rights	or made a demand for payment to sue	
				very nature including	counterclaims of the debtor and rights to so	et off claims
	■ No	Describe each clair		, mataro, morading	countries of the deptor and rights to st	or on ordina
35.	Any fir	nancial assets you o	did not already list			
	■ No	Give specific inform	•			

Official Form 106A/B Schedule A/B: Property page 4

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36.	Add the dollar value of all of your entries from Part 4, including any en Part 4. Write that number here	\$1,658.81		
Part	5: Describe Any Business-Related Property You Own or Have an Interest In. Li	st any real esta	te in Part 1.	
	o you own or have any legal or equitable interest in any business-related proper	rty?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part	6: Describe Any Farm- and Commercial Fishing-Related Property You Own or If you own or have an interest in farmland, list it in Part 1.	Have an Interes	t In.	
	oo you own or have any legal or equitable interest in any farm- or comn	nercial fishing	-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You Did Not	List Above		
53. <b>[</b>	Oo you have other property of any kind you did not already list?			
	Examples: Season tickets, country club membership			
	No			
L	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write that number	er here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55	Part 1: Total real estate, line 2			\$0.00
	Part 2: Total vehicles, line 5	\$7,575.00		\$0.00
	Part 3: Total personal and household items, line 15	\$2,320.00		
	Part 4: Total financial assets, line 36	\$1,658.81		
	Part 5: Total business-related property, line 45	\$0.00		
	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$11,553.81	Copy personal property to	tal \$11,553.81
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$11,553.81

		17(7,1111)		·
Fill in this inform	nation to identify your	case:		
Debtor 1	Adam Hill			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, WESTERN D	IVISION
Case number _				
(if known)				

#### Official Form 106C

#### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Part 1:	Identify the Property You Claim as Exempt
--	---------	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
Couch, recliner, chairs, living room tables, dining set, bedroom set x2,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B. 6.1			100% of fair market value, up to any applicable statutory limit		
2 Tv's, laptop, sound bar, xbox	\$725.00		\$725.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B. 7.1			100% of fair market value, up to any applicable statutory limit		
Books, DVD's. Line from Schedule A/B 8.1	\$145.00		\$145.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A/L G. I			100% of fair market value, up to any applicable statutory limit		
Sports memorabilia, Glock 19 9mm, Smith and Wesson M&P Sport 223	\$600.00		\$600.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B. 9.1			100% of fair market value, up to any applicable statutory limit		
Debtor Clothing Line from Schedule A/B 11.1	\$350.00		\$350.00	735 ILCS 5/12-1001(b)	
Line nom Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Resource Bank Line from Schedule A/B 17.1	\$383.40		\$383.40	735 ILCS 5/12-1001(b)
Line IIom Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Resource Bank Line from Schedule A/B 17.2	\$400.41		\$400.41	735 ILCS 5/12-1001(b)
Line nom Schedule AVB. 17.2			100% of fair market value, up to any applicable statutory limit	
Rochelle Property Management Line from Schedule A/B: 22.1	\$825.00		\$825.00	735 ILCS 5/12-1001(b)
ne nom schedule A/B. <b>22. i</b>			100% of fair market value, up to any applicable statutory limit	
Nicor Gas Line from Schedule A/B: 22.2	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line nom Schedule AVB. ZZ.Z			100% of fair market value, up to any applicable statutory limit	
Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every 3  No			on or after the date of adjustment.)	
☐ Yes. Did you acquire the property covere ☐ No	d by the exemption within	า 1,21	5 days before you filed this case?	

Yes

	Case	17-82205	Document F	Page 17	1 09/28/17 13 of 50	15.31 Desc N	rairi
Fill in	this information	on to identify you			(11 . )(7		
Debto							
Debit		Adam Hill First Name	Middle Name	Last Name		1	
Debto	or 2						
(Spous	e if, filing)	First Name	Middle Name	Last Name			
Unite	d States Bankru	ptcy Court for the	NORTHERN DISTRICT OF ILLIN	IOIS, WEST	ERN DIVISION		
Case	number						
(if known)					☐ Check	if this is an	
						amend	ded filing
Offic	cial Form 1	06D					
Sch	nedule D:	Creditors	Who Have Claims S	ecured	by Propert	У	12/15
	d, copy the Addit		If two married people are filing together, t, number the entries, and attach it to this				
1. Do a	ny creditors have	e claims secured by	y your property?				
	No. Check this	box and submit th	is form to the court with your other sche	edules. You h	nave nothing else to re	port on this form.	
	Yes Fill in all o	of the information b	velow				
			olow.				
Part '		ecured Claims			Column A	Column B	Column C
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately			Amount of claim	Value of collateral	Unsecured		
much as possible, list the claims in alphabetical order according to the creditor 's name.		. 4.1 2.7 10	Do not deduct the	that supports this	portion		
2.1	First Midwes	t Rank/NA	Describe the property that secures the	claim:	value of collateral. \$9,639.00	claim \$7,575.00	If any \$2,064.00
	Creditor's Name	ot DalikiNA	2013 Chevy Malibu 72, 904 Mi		φ9,039.00	<u>Ψ1,313.00</u>	\$2,004.00
			2013 Chevy Manbu 72, 904 Mil	162			
	300 N Hunt C	lub Rd	As of the date you file, the claim is: Che apply.	eck all that			
	Gurnee, IL 60	0031-2502	Contingent				
_	Number, Street, City	, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ De	ebtor 1 only		An agreement you made (such as mo	rtgage or secu	ured		
☐ De	Debtor 2 only						
☐ De	☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)						
☐ At	☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit						
	neck if this claim ommunity debt	relates to a	Other (including a right to offset)				
Date o	debt was incurred	d <u>2014-03</u>	Last 4 digits of account number	0001			
Add tl	he dollar value of	f your entries in Co	lumn A on this page. Write that number h	nere:	\$9,639	.00	

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$9,639.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Ca	.3 <del>C</del> 17-02203 L			2 of 50	7.31 Des	C Mairi	
Fill i	n this inform	nation to identify your c		- Paue I	A UL SIV	1		
Debt						1		
Debi	.01 1	Adam Hill First Name	Middle Name	Last Name				
Debt	or 2 se if, filing)	First Name	Middle Name	Last Name				
	•				TEDAL DIVICION			
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, WES	TERN DIVISION			
	e number _							
(if kno	wn)					-	heck if this is an mended filing	
						ے د	menaca ming	
		n 106E/F						
3ch	redule E	/F: Creditors W	ho Have Unsec	ured Claims			12/15	
iched i: Cre he Co ase i	dule G: Executeditors Who Hontinuation Panumber (if kno	tory Contracts and Unexpi ave Claims Secured by Pr age to this page. If you have own).	red Leases (Official Form 1 operty. If more space is ne re no information to report	06G). Do not include a eded, copy the Part yo	ontracts on Schedule A/B: F any creditors with partially s u need, fill it out, number th at Part. On the top of any ac	secured claims the entries in the l	hat are listed in Schedule boxes on the left. Attach	
Part		l of Your PRIORITY Un						
_								
	No. Go to Part 2.							
	☐ Yes.							
Part		I of Your NONPRIORIT						
	_	rs have nonpriority unsec						
		e nothing to report in this pa	art. Submit this form to the co	urt with your other sche	dules.			
	Yes.							
t	insecured clain	n, list the creditor separately	for each claim. For each cla	im listed, identify what t	holds each claim. If a credit ype of claim it is. Do not list cla three nonpriority unsecured cl	aims already inclu	uded in Part 1. If more	
							Total claim	
4.1	Amex		Last 4 digit	s of account number	6833		\$1,094.00	
	, ,	Creditor's Name	When week	كالمستندسة عطماء مطا	2044.40			
		ondence 981540	when was	the debt incurred?	2014-10			
	El Paso	, TX 79998-1540						
	Number Street City State Zlp Code  As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.							
	■ Debtor 1 only □ Contingent							
	☐ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed							
		•	Disputed	। NPRIORITY unsecure	1 claim:			
		t one of the debtors and and if this claim is for a comm	7.		a vidilli.			
	debt	if this claim is for a comm m subject to offset?		ons arising out of a sepa	ration agreement or divorce th	nat you did not		
	■ No			-	g plans, and other similar deb	its		
	☐ Yes		Other. S	pecify Revolving	account			

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Case number (f know)

Debtor 1 Hill, Adam 4.2 **Bank of America** \$1,452.00 Last 4 digits of account number 8351 Nonpriority Creditor's Name NC4-105-03-14 When was the debt incurred? 2016-02 PO Box 26012 Greensboro, NC 27420-6012 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes 4.3 Last 4 digits of account number **Barclays Bank Delaware** 4361 \$8,709.00 Nonpriority Creditor's Name When was the debt incurred? 2013-09 100 S West St Wilmington, DE 19801-5015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Revolving account Other. Specify 4.4 Last 4 digits of account number \$7,848.00 **Capital One** 9098 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2013-09 PO Box 30253 Salt Lake City, UT 84130-0253 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes

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Debtor 1 Hill, Adam Case number (if know) 4.5 **Chase Card** \$6,893.00 Last 4 digits of account number 8361 Nonpriority Creditor's Name Attn: Correspondence Dept When was the debt incurred? 2013-07 PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes 4.6 **Chase Card** Last 4 digits of account number 1944 \$620.00 Nonpriority Creditor's Name Attn: Correspondence Dept When was the debt incurred? 2016-12 PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Revolving account 4.7 Citicards Cbna Last 4 digits of account number \$799.00 1599 Nonpriority Creditor's Name Citicorp Credit Svc/Centralized When was the debt incurred? 2016-11 **Bankrupt** PO Box 790040 Saint Louis, MO 63179-0040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Revolving account ☐ Yes

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Debtor 1 Hill, Adam Case number (if know) 4.8 \$8,956.00 **Discover Financial** Last 4 digits of account number 7304 Nonpriority Creditor's Name When was the debt incurred? 2015-06 PO Box 3025 New Albany, OH 43054-3025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes 4.9 Fifth Third Bank Last 4 digits of account number 7410 \$1,062.00 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Department 2016-11 1830 E Paris Ave SE **Grand Rapids, MI 49546-6253** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Revolving account 4.10 Last 4 digits of account number \$12,058.00 **Navient** 5885 Nonpriority Creditor's Name **Attn: Claims Dept** When was the debt incurred? 2014-08 PO Box 9500 Wilkes Barre, PA 18773-9500 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Installment account ☐ Yes

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Debto	r1 Hill, Adam		Case number (f know)				
4.11	Navy Fcu Nonpriority Creditor's Name	Last 4 digits of account number	6481	\$8,991.00			
PO Box 3000		When was the debt incurred?	2016-03				
	Merrifield, VA 22119-3000						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	□ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Installment	t account				
4.12	NTB/CBSD	Last 4 digits of account number	0943	\$627.00			
	Nonpriority Creditor's Name	<b>.</b>		Ψ027.00			
	CitiCards Private Label Centralized Bank	When was the debt incurred?	2016-12				
	PO Box 790040						
	Saint Louis, MO 63179-0040  Number Street City State Zlp Code	As of the date you file, the claim	ie. Chock all that apply				
	Who incurred the debt? Check one.	As of the date you file, the claim	<b>із.</b> Опеск ан тат арріу				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Revolving	account				
	US Dept of Ed/Great Lakes Higher						
4.13	Educati	Last 4 digits of account number	8581	\$18,925.00			
	Nonpriority Creditor's Name						
	Attn: Bankruptcy 2401 International Ln	When was the debt incurred?	2012-01-30				
	Madison, WI 53704-3121						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	·					
	☐ At least one of the debtors and another	_ '					
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes	Other. Specify Installment					

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Debtor 1 Hill, Adam

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Case number (f know)

have more than one creditor for any of the debts th notified for any debts in Parts 1 or 2, do not fill out		dditional creditors here. If you do not have additional persons to be
Name and Address	On which entry in Part 1 or Part 2 did	<u> </u>
Amex PO Box 297871	Line 4.1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Fort Lauderdale, FL 33329-7871		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	6833
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Barclays Bank Delaware PO Box 8803	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Wilmington, DE 19899-8803		■ Part 2: Creditors with Nonpriority Unsecured Claims
<b>3</b> ,	Last 4 digits of account number	4361
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Bk of Amer	Line 4.2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 982238 El Paso, TX 79998-2238		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	8351
Name and Address	On which entry in Part 1 or Part 2 did	
Capital One	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
15000 Capital One Dr Richmond, VA 23238-1119		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	9098
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Citi	Line 4.7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 6241 Sioux Falls, SD 57117-6241		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	1599
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Discover Fin Svcs LLC	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 15316 Wilmington, DE 19850-5316		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	7304
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Fifth Third Bank	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
5050 Kingsley Dr Cincinnati, OH 45227-1115		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	7410
Name and Address	On which entry in Part 1 or Part 2 did	
Navy Federal Cr Union PO Box 3700	Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Merrifield, VA 22119-3700		■ Part 2: Creditors with Nonpriority Unsecured Claims
·	Last 4 digits of account number	6481
Name and Address	On which entry in Part 1 or Part 2 did	
Ntb/cbna PO Box 6497	Line <b>4.12</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
Sioux Falls, SD 57117-6497		■ Part 2: Creditors with Nonpriority Unsecured Claims
•	Last 4 digits of account number	0943
Name and Address	On which entry in Part 1 or Part 2 did	
Sallie Mae PO Box 3229	Line <b>4.10</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
Wilmington, DE 19804-0229		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	5885

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

**Total Claim** 

<sup>6.</sup> Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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Case number (f know)

Debtor 1 Hill, Adam **Domestic support obligations** 6a. 0.00 Total claims from Part 1 Taxes and certain other debts you owe the government 6b. 6b. 0.00 6c. Claims for death or personal injury while you were intoxicated 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 6e 0.00 **Total Claim** 6f. Student loans 6f. 0.00 **Total claims** from Part 2 Obligations arising out of a separation agreement or divorce that 6g. 0.00 6g. you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 6h. 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 6i. 78,034.00 here. Total Nonpriority. Add lines 6f through 6i. 6j. 78,034.00

			III FAUE 73 UL3U	
Fill in this inform	mation to identify your	case:		
Debtor 1	Adam Hill			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, WESTERN DIVISIO	N
Case number _				
(II KNOWN)				

#### Official Form 106G

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Rochelle Property Management
515 5th Ave
Rochelle, IL 61068-1506

State what the contract or lease is for
Debtor's residence.

		Docume	ent Page 26 d	)[ 5()	
Fill in this ir	nformation to identify your				
Debtor 1	Adam Hill				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	) First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, WESTER	RN DIVISION	
Case numbe	er				
(if known)					Check if this is an amended filing
Official	Form 106H				-
Schedu	ıle H: Your Cod	ebtors			12/15
are filing tog and number case number	ether, both are equally resp	onsible for supply <sup>i</sup> ng co the left. Attach the Additi question.	rrect information. If mo onal Page to this page	ore space is needed, cop . On the top of any Additi	is possible. If two married people y the Additional Page, fill it out, ional Pages, write your name and
■ No □ Yes					
	n the last 8 years, have you ia, Idaho, Louisiana, Nevada,				ates and territories include Arizona,
_	Go to line 3. Did your spouse, former spous	se, or legal equivalent live w	rith you at the time?		
line 2 aç 106D), S Column	gain as a codebtor only if th Schedule E/F (Official Form 12.	at person is a guarantor	or cosigner. Make sure	you have listed the cred e Schedule D, Schedule	th you. List the person shown in ditor on Schedule D (Official Form E/F, or Schedule G to fill out
	olumn 1: Your codebtor ame, Number, Street, City, State and Z	IIP Code		Column 2: The credit	tor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
Na	ame			□ Schedule E/F, line □ Schedule G, line	e
Nu	umber Street			— Scriedule G, line	
Ci		State	ZIP Code		
3.2				☐ Schedule D, line	
	ame			☐ Schedule E/F, line ☐ Schedule G, line	e
Nu Ci	umber Street	State	ZIP Code	_	
Oi	·· <i>j</i>	J	211 0000		

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Fill i	n this information to identify your ca	se:				ı				
Deb	otor 1 Adam Hill									
	otor 2 use, if filing)				_					
Unit	ed States Bankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, W	ESTERN						
Cas (If kn	e number own)		-			Ar		ed filing	g postpetition o	chapter 13
<u>Of</u>	ficial Form 106I					M	M / DD/ Y	YYY		
Sc	chedule I: Your Inco	me								12/1
	tee. If you are separated and your chase as separate sheet to this form. O  Describe Employment  Fill in your employment information.						ber (if kn	own). Ans		
	If you have more than one job,		■ Employed				☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed				□ Not e	mployed		
	employers.	Occupation	Lift Truck Ope	erator						
	Include part-time, seasonal, or self-employed work.	Employer's name	AmeriCold Lo	gistics						
	Occupation may include student or homemaker, if it applies.	Employer's address	10 Glenlake P Atlanta, GA 30							
		How long employed th	nere? <u>6 mo</u> i	nths			_			
Par	Give Details About Mont	thly Income								
	mate monthly income as of the dates you are separated.	e you file this form. If y	ou have nothing to re	eport for ar	y line	e, write \$0	in the spa	ace. Includ	e your non-filir	ng spouse
If you spac	u or your non-filing spouse have more e, attach a separate sheet to this form	than one employer, comb n.	oine the information	for all empl	oyers	s for that p	erson on	the lines b	elow. If you ne	ed more
						For Deb	tor 1		btor 2 or ng spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca			2.	\$	2,	876.84	\$	N/A	
3.	Estimate and list monthly overting	me pay.		3.	+\$		86.71	+\$	N/A	
4.	Calculate gross Income. Add line	2 + line 3.		4.	\$	2,96	3.55	\$	N/A	

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Debte	or 1	Hill, Adam	_	(	Case	e number (if know	vn)				
					Foi	r Debtor 1			Debtor 2 or filing spous	se	
	Cop	by line 4 here	4.	•	\$_	2,963.	55	\$	N	I/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a		\$	705.8	88	\$	ı	I/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.0	00	\$	N	I/A	
	5c.	Voluntary contributions for retirement plans	5c		\$_	0.0	00	\$	N	I/A	
	5d.	Required repayments of retirement fund loans	5d		\$_	0.0	00	\$		I/A	
	5e.	Insurance	5e		\$_	66.8		\$		1/A_	
	5f.	Domestic support obligations	5f.		\$ _	0.0		\$		1/A_	
	5g. 5h.	Union dues	5g		\$ \$	0.0		—		1/A	
		Other deductions. Specify:	5h		· –	0.0		+ \$		1/A_	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	772.7		\$	N	<u>I/A</u>	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,190.8	30	\$	N	I/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.0	00	\$		√A	
	8b.	Interest and dividends	8b		\$	0.0		\$		V/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c		\$	0.0		\$		V/A	
	8d.	Unemployment compensation	8d		\$	0.0	00	\$	N	I/A	
	8e.	Social Security	8e		\$_	0.0	00	\$	N	I/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$_	0.0	00_	\$	Ŋ	<b>√</b> A_	
	8g.	Pension or retirement income	8g		\$_	0.0		\$		1/A_	
	8h.	Other monthly income. Specify:	8h	.+	\$_	0.0	00	+ \$	N	1/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	<u> </u>	0.0	00	\$		N/A	
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		2,190.80 +	\$		<b>N/A</b> = \$		,190.80
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		<u> </u>		2,130.00	Ľ				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your der friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not avecify:	epende						ele J. 11. +\$		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certain								2 nbine	,190.80
13.	Do y	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?								ncome

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informat	tion to identify you	ur case:					
Deb	otor 1	Adam Hill				Ch∈	eck if this is: An amended filing	
	otor 2 ouse, if filing)						•	ring postpetition chapter 13 following date:
Unit	ed States Bankr	uptcy Court for the:		IERN DISTRICT OF ILLIN ERN DIVISION	OIS,		MM / DD / YYYY	
	e number nown)							
		rm 106J				•		
Be info	as complete a		oossible. I ded, attac	f two married people are				12/1: supplying correct ur name and case numbe
Par		ibe Your Househ	nold					
1.	Is this a join							
	■ No. Go to □ Yes. <b>Doe</b> s	line 2. s Debtor 2 live in	a separa	te household?				
		~	t file Officia	al Form 106J-2, <i>Expense</i> s	for Separate Househ	noldof Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
	aoponaonio	namoo.						□ No
								Yes
								□ No □ Yes
								□ No
								☐ Yes
3.	expenses of	enses include people other that your dependen	an $\square$	No Yes				
exp	imate your ex		ur bankru	y Expenses ptcy filing date unless yo is filed. If this is a suppl				
val		sistance and hav		overnment assistance if d it on Schedule I: Your			Your exp	enses
4.		r home ownersh d any rent for the		ses for your residence. In lot.	clude first mortgage	4.	\$	825.00
	If not includ	ed in line 4:						
	4a. Real e	state taxes				4a.	\$	0.00
		rty, homeowner's,				4b.	·	0.00
		maintenance, rep owner's association				4c. 4d.	· ———	0.00
5.				onlinium dues <b>ur residence.</b> such as hor	ne equity loans	4u. 5.		0.00

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Debtor 1 Hi	II, Adam	Case numb	er (if known)	
6. Utilities:				
	ectricity, heat, natural gas	6a.	\$	125.00
	ater, sewer, garbage collection	6b.	\$	25.00
	lephone, cell phone, Internet, satellite, and cable services	6c.	\$	175.00
	her. Specify:	6d.	\$	0.00
	d housekeeping supplies	7.	\$	350.00
	e and children's education costs	8.	\$	
			•	0.00
_	, laundry, and dry cleaning	9.	\$	50.00
	care products and services	10.	\$	50.00
	and dental expenses	11.	\$	50.00
	rtation. Include gas, maintenance, bus or train fare. clude car payments.	12.	\$	150.00
	nment, clubs, recreation, newspapers, magazines, and books	13.	\$	75.00
	le contributions and religious donations		\$	0.00
5. Insuranc	•		<u> </u>	0.00
	clude insurance deducted from your pay or included in lines 4 or 20.			
	e insurance	15a.	\$	0.00
15b. He	alth insurance	15b.	\$	0.00
	hicle insurance	15c.	\$	100.00
	her insurance. Specify:	15d.	\$	0.00
	o not include taxes deducted from your pay or included in lines 4 or 20.			0.00
Specify:		16.	\$	0.00
	ent or lease payments: r payments for Vehicle 1	17a.	\$	330.00
	r payments for Vehicle 2	17a.	\$	0.00
	her. Specify:	17b. 17c.	\$	
			:	0.00
	ner. Specify:	17d.	\$	0.00
	ments of alimony, maintenance, and support that you did not report as I from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	yments you make to support others who do not live with you.		\$	0.00
Specify:	, , o a , o , o , o , o , o	19.		0.00
	al property expenses not included in lines 4 or 5 of this form or on Sche		Income.	
	ortgages on other property		\$	0.00
	al estate taxes	20b.	\$	0.00
	operty, homeowner's, or renter's insurance	20c.	·	0.00
	intenance, repair, and upkeep expenses	20d.		0.00
	meowner's association or condominium dues	20e.	\$	0.00
1. <b>Other:</b> Sp		21.	·	
i. Other. Sp			<del>τ</del> φ	0.00
<ol><li>Calculate</li></ol>	e your monthly expenses			
22a. Add	lines 4 through 21.		\$	2,305.00
22b. Cop	y line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add	line 22a and 22b. The result is your monthly expenses.		\$	2,305.00
	• • • •	Į		_,,,,,,,,
	e your monthly net income.	20	•	c .c.
	py line 12 (your combined monthly income) from Schedule I.	23a.	·	2,190.80
23b. Co	py your monthly expenses from line 22c above.	23b.	-\$	2,305.00
	btract your monthly expenses from your monthly income.	00:	¢	-114.20
Th	e result is your monthly net income.	23c.	\$	-114.20
For examp	expect an increase or decrease in your expenses within the year after youle, do you expect to finish paying for your car loan within the year or do you expect you to the terms of your mortgage?			or decrease because of a
☐ Yes.	Explain here:			

Fill in this infor	mation to identify your	case:		
Debtor 1	Adam Hill			<del>-                                    </del>
	First Name	Middle Name	Last Name	- }
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	ankruptcy Court for the:			
Officed Glates De	ankruptcy Court for tile.	NORTHERN DISTRIC	OF ILLINOIS, WESTERN DIVISION	-
Case number	·			
(ii kiiowii)				Check if this is an amended filing
				= <u></u> -
<b>-</b>				
Official Forr				
Declarat	tion About a	an Individua	Debtor's Schedule	S 12/15
two married pe	eople are filing together	, both are equally respon	sible for supplying correct information.	
ou must file this	s form whenever you fil	e bankruptcy schedules	or amended schedules. Making a false s	statement, concealing property, or
btaining money	or property by fraud ir	connection with a bank	ruptcy case can result in fines up to \$25	0,000, or imprisonment for up to 20
ears, or both. 18	8 U.S.C. §§ 152, 1341, 1	519, and 3571.		
Sign	n Below			
Did you pa	y or agree to pay some	one who is NOT an attori	ney to help you fill out bankruptcy forms	?
■ No				
☐ Yes. N	Name of person		Attach	Bankruptcy Petition Preparer's Notice.
_				ration, and Signature (Official Form 119)
Under penal	Ity of perjury, I declare t	hat I have read the sumr	nary and schedules filed with this declar	ration and
that they are	e true and correct.		,	
X "	In Illa		x	
Adam	Hill //		Signature of Debtor 2	
	re of Debtor 1		0.g	
Date \$	September 14, 2017		Date	
	June 17, 2017			

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Fill i	n this informa	ation to identify you	r case:							
Debt	<del></del>	Adam Hill								
Debt	or 2	First Name	Middle Name	Last Name						
1	se if, filing)	First Name	Middle Name	Last Name						
Unite	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS, WESTERN DIV	VISION					
	number									
(if kno	wn)	-			-	Check if this is an				
L						mended filing				
Offi	cial For	m 107								
			Affairs for Individ	luals Filing for B	ankruptcv	4/1				
Be as inform (if kno	complete an nation. If mo own). Answer	d accurate as possil re space is needed, every question.	ole. If two married people are attach a separate sheet to th	filing together, both are e is form. On the top of any	qually responsible for supply additional pages, write your	ving correct				
Part			rital Status and Where You I	Lived Before						
1. \	Vhat is your o	current marital statu	s?							
[	☐ Married									
•	Not marri									
2. [	ouring the las	ring the last 3 years, have you lived anywhere other than where you live now?								
[	□ No									
	Yes. List a	all of the places you liv	red in the last 3 years. Do not in	clude where you live now.						
	Debtor 1 Prio	r Address:	Dates Debtor 1 li there	ved Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
	1250 Highp DeKalb, IL (		From-To: <b>2/1/01-4/1/17</b>	☐ Same as Debtor 1	1	☐ Same as Debtor 1 From-To:				
3. V states	and territories  No Yes. Make	include Arizona, Cali	ifornia, Idaho, Louisiana, Neva edule H: Your Codebtors (Offici	da, New Mexico, Puerto Ric	y property state or territory? o, Texas, Washington and Wis	(Community property consin.)				
F	ill in the total a	amount of income you	ployment or from operating a received from all jobs and all ave income that you receive tog	businesses, including part-t	r or the two previous calendations activities.  Debtor 1.	ar years?				
				,						
	Yes. Fill in	the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		current year until or bankruptcy:	■ Wages, commissions, bonuses, tips	\$19,912.78	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		Operating a business					

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D	Debtor 1 Hill, Adam				Case number (if known)					
				Debtor 1		Debtor 2	1. 公战犯 感觉			
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
	or last cale anuary 1 to	ndar year: December	31, 2016 )	■ Wages, commissions, bonuses, tips	\$20,387.01	☐ Wages, commissions, bonuses, tips				
				☐ Operating a business		Operating a business				
		ndar year be December		■ Wages, commissions, bonuses, tips	\$31,185.36	☐ Wages, commissions, bonuses, tips				
				Operating a business		☐ Operating a business				
	other pub you are fil List each	lic benefit pa ing a joint ca	lyments; pens use and you h the gross inco	ner that income is taxable. Example in the taxable income; interest; divave income that you received togome from each source separately  Debtor 1  Sources of income Describe below.	ridends; money collected from gether, list it only once under [	lawsuits; royalties; and gaml Debtor 1.	bling and lottery winnings. If  Gross income			
				Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)			
Pa	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for B	ankruptcy					
6.	Are eithe  No.	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?  No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."								
			90 days befo	ore you filed for bankruptcy, did y	ou pay any creditor a total of	\$6,425* or more?				
		□ <sub>No.</sub> □ <sub>Yes</sub>	Go to line							
			creditor. D payments t	each creditor to whom you paid a o not include payments for dom to an attorney for this bankruptcy t on 4/01/19 and every 3 years a	nestic support obligations, suo / case.	ch as child support and alim	e total amount you paid that ony. Also, do not include			
	■ Yes.			or both have primarily consun ore you filed for bankruptcy, did y		\$600 or more?				
		No.	Go to line							
		☐ Yes	List below payments f this bankru	each creditor to whom you paid a for domestic support obligations, ptcy case.	a total of \$600 or more and the such as child support and ali	e total amount you paid that o mony. Also, do not include p	ereditor. Do not include ayments to an attorney for			
	Creditor	's Name and	d Address	Dates of paymer	nt Total amount paid	Amount you Was thi	s payment for			
7.	Insiders in which you	clude your re are an office	elatives; any g er, director, pe	bankruptcy, did you make a general partners; relatives of any erson in control, or owner of 20% prietor. 11 U.S.C. § 101. Include	general partners; partnership or more of their voting securi	s of which you are a general ties; and any managing ager	partner; corporations of nt, including one for a			
	□ No									
	Yes.	List all paym	ents to an ins	sider.						
	Insider's	Name and	Address	Dates of paymen	t Total amount paid	Amount you Reason still owe	for this payment			

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De	ebtor 1 Hill, Adam		Cas	e number (if known)	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	First Midwest Bank 130 W Lincoln Hwy DeKalb, IL 60115-3610	7/7/17, 8/3/17, 9/1/17	\$330.00	\$9,586.25	Car Payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosig		nents or transfer an	y property on acc	count of a debt that benefited an
	■ No □ Yes. List all payments to an insider				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Pa	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures			
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of and contract disputes.	ey, were you a party in any ases, small claims actions, o	r lawsuit, court actic divorces, collection su	on, or administrat lits, paternity action	ive proceeding? is, support or custody modifications,
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>				
	Case title Case number	Nature of the case	Court or agency		Status of the case
	Soto v Wings R Us	Class Action Wage Lawsuit	Northern Distric	ct of Illinois	■ Pending □ On appeal □ Concluded
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below	y, was any of your proper ⁄.	ty repossessed, for	eclosed, garnishe	ed, attached, seized, or levied?
	■ No. Go to line 11. □ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property		Date	Value of the property
		Explain what happened			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca		ding a bank or finar	ncial institution, s	et off any amounts from your
	No Yes. Fill in the details.				
	Creditor Name and Address	Describe the action the	creditor took	Date a taken	ction was Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an		ty in the possession	n of an assignee f	or the benefit of creditors, a
	No				
	☐ Yes				

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De	HIII, Adam	Case number	r (if known)							
Pa	rt 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No									
	Yes. Fill in the details for each gift.									
	Gifts with a total value of more than \$600 person	per Describe the gifts	Dates you gave the gifts	Value						
	Person to Whom You Gave the Gift and Address:									
14.	Within 2 years before you filed for bankru ■ No	ptcy, did you give any gifts or contributions with a tota	I value of more than \$	600 to any charity?						
	☐ Yes. Fill in the details for each gift or con	tribution.		•						
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value						
Da	rt 6: List Certain Losses									
	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?									
	■ No □ Yes. Fill in the details.									
	how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost						
Pa	t 7: List Certain Payments or Transfers			•						
16.	consulted about seeking bankruptcy or pre	ccy, did you or anyone else acting on your behalf pay ceparing a bankruptcy petition?  Parers, or credit counseling agencies for services required in		y to anyone you						
	□ No									
	Yes. Fill in the details.									
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						
	Brian Wright & Associates, P.C. 437 West State Street Suite 101 Sycamore, IL 60178	Attorney Fees	8/24/17	\$1,200.00						
	MoneySharp Credit Counseling, Inc	Pre Filing Credit Counseling	9/1/17	\$10.00						
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.									
	No									
	Yes. Fill in the details.	Becautettee		_						
,	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						
18.	Within 2 years before you filed for bankrup	tcy, did you sell, trade, or otherwise transfer any prop	erty to anyone, other t	han property						

1 transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include

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De	ebtor 1 Hill, Adam		Case	number (if known)	·					
	gifts and transfers that you have already listed	on this statement.								
	Yes. Fill in the details.									
	Person Who Received Transfer Address	Description and property transfer	red p	escribe any property or ayments received or debts aid in exchange	Date transfer was made					
	Person's relationship to you		P	aid iii excilalige						
	Marengo Guns 20014 E Grant Hwy Marengo, IL 60152-8245	Meretta M9, Ru American, Roc Armory 1911		650.00	8/17/17					
19.	<ul> <li>Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you at beneficiary? (These are often called asset-protection devices.)</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>									
	Name of trust	Description and v	/alue of the property to	ransferred	Date Transfer was made					
Pa	rt 8: List of Certain Financial Accounts, In	struments, Safe Deposit	Boxes, and Storage U	nits	_					
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated in the details.	or other financial accoun	ts: certificates of depo	-						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?									
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S and ZIP Code)		ibe the contents	Do you still have it?					
22.	Have you stored property in a storage unit	or place other than your	home within 1 year be	fore you filed for bankruptc	y?					
	■ No □ Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S and ZIP Code)		ibe the contents	Do you still have it?					
Pai	rt 9: Identify Property You Hold or Control	for Someone Else								
23.	Do you hold or control any property that so someone.	meone else owns? Inclu	de any property you b	orrowed from, are storing fo	or, or hold in trust for					
	■ No									
	Yes. Fill in the details.									
		Miles and the state of		9 4						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		ibe the property	Value					

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Deb	otor 1	Hill, Adam		Case number (if known)				
Par	t 10:	Give Details About Environmental In	formation					
For f	the p	ourpose of Part 10, the following definit	ions apply;					
	toxic	rironmental law means any federal, stat c substances, wastes, or material into t trolling the cleanup of these substance	te, or local statute or regulation concerni the air, land, soil, surface water, groundw es, wastes, or material.	ng pollution, contamination, release vater, or other medium, including st	es of hazardous or tatutes or regulations			
	Site	means any location, facility, or proper , operate, or utilize it, including dispos	ty as defined under any environmental la	aw, whether you now own, operate,	or utilize it or used to			
	Haza		vironmental law defines as a hazardous v	waste, hazardous substance, toxic	substance, hazardou			
Repo	ort al	Il notices, releases, and proceedings th	nat you know about, regardless of when t	they occurred.				
			at you may be liable or potentially liable (		nental law?			
			at you may be hable of perentially hable t		icilai iaw :			
		No Yes. Fill in the details.						
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have	e you notified any governmental unit o	f any release of hazardous material?					
		No						
	_	Yes. Fill in the details.						
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have	e you been a party in any judicial or ad	ministrative proceeding under any enviro	onmental law? Include settlements	and orders.			
	_	No						
	_	Yes. Fill in the details.						
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Part	11:	Give Details About Your Business or	•					
				of the fellowing connection to				
		Vithin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
			pany (LLC) or limited liability partnership					
		☐ A partner in a partnership	(all of the state	(22.7)				
		☐ An officer, director, or managing ex	recutive of a corporation					
			g or equity securities of a corporation					
	_	No. None of the above applies. Go to I						
		• •	I in the details below for each business.					
	_							
		iness Name	Describe the nature of the business	Employer Identification numb	ner			

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Deplor	HIII, Adam		Case number (if known)
28. Wit	thin 2 years before you filed for bank titutions, creditors, or other parties.	rruptcy, did you give a financial stateme	ent to anyone about your business? Include all financial
	No Yes. Fill in the details below.		
Ac	ame Idress umber, Street, City, State and ZIP Code)	Date Issued	
Part 12	Sign Below		
bankrup 18 U.S.C	to correct. I understand that making a stey case can result in fines up to \$25. §§ 152, 1341, 1519, and 3571.	f Financial Affairs and any attachments, false statement, concealing property, o 50,000, or imprisonment for up to 20 years.  Signature of Debtor 2	, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with a ars, or both.
Date	September 14, 2017	Date	
Did you ■ No □ Yes	attach additional pages to <i>Your Stat</i> e	ement of Financial Affairs for Individual	Is Filing for Bankruptcy (Official Form 107)?
■ No		s not an attorney to help you fill out ban	
■ No		s not an attorney to help you fill out ban nkruptcy Petition Preparer's Notice, Declara	

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Fill in Abia inform				-
Debtor 1	ation to identify your c	ase: 		
Debior	Adam Hill First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
Officed States Bank	kruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS, WESTERN DIVISION	
Case number				
				☐ Check if this is an amended filing
				_ `
Official For	m 108		•	
Statemen	t of Intentio	n for Indiv	iduals Filing Under Chap	ter 7
		· · · · · · · · · · · · · · · · · · ·	riduale i iling ender enap	12/15
	dual filing under chap		out this form if:	
_	claims secured by you			
you have leased You must file this f	d personal property and form with the court with	d the lease has no hin 30 days after y	nt expired. You file your bankruptcy petition or by the date se	t for the meeting of creditors
whicheve the form	er is earlier, unless the	court extends the	time for cause. You must also send copies to the	e creditors and lessors you list on
If two married peop and date	ole are filing together i the form.	n a joint case, botl	n are equally responsible for supplying correct in	formation. Both debtors must sign
Be as complete and	d accurate as possible	If more space is	needed, attach a separate sheet to this form. On t	he top of any additional name
write you	r name and case num	per (if known).	needed, attach a separate sheet to this form. On t	ne top of any additional pages,
Part 1: List You	r Creditors Who Have	Secured Claims		
			Creditors Who Have Claims Secured by Property	(O(C : 1.5
information belo	w.			
identily the cred	itor and the property th	at is collateral	What do you intend to do with the property tha secures a debt?	
Creditor's Firs	st Midwest Bank/NA	4	☐ Surrender the property.	■ No
name:			☐ Retain the property and redeem it.	
Description of	2013 Chevy Malibu	72. 904	Retain the property and enter into a Reaffirmatio	n
	Miles	· <b>-,</b> ·	Agreement.  ☐ Retain the property and [explain]:	
securing debt:				<del></del>
Part 2: List You	r Unexpired Personal I	Property Leases		
For any unexpired	personal property leas	se that you listed in	Schedule G: Executory Contracts and Unexpire	d Leases (Official Form 106G), fill in
the information bei may assume an un	ow. Do not list real est expired personal prop	ate leases. Unexpi erty lease if the tri	red leases are leases that are still in effect; the le istee does not assume it. 11 U.S.C. § 365(p)(2).	ase period has not yet ended. You
Describe your une	xpired personal prope	rty loacos		Will the lease be assumed?
Describe Job, une	Aprilea personal prope	ity leases		
Lessor's name:	Rochelle Prope	erty Managemen	t	□ No
				■ Yes
Description of lease Property:	d Debtor's reside	nce.		
Dort 2: Dim Dat				
Part 3: Sign Belo	ow			

Official Form 108

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Debtor	1 Hill, Adam	Case number (if known)
X	penalty of perjury, I declare that I have indicated by that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal  X  Signature of Debtor 2
Si	ignature of Bebtor 1	
Da	ate September 14, 2017	Date

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### United States Bankruptcy Court Northern District of Illinois, Western Division

IN RE:		Case No.
Hill, Adam		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDIT	FOR MATRIX
		Number of Creditors24
	eby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: September 14, 2017	Debtor	
	Joint Debtor	

Amex Correspondence PO Box 981540 El Paso, TX 79998-1540

Amex PO Box 297871 Fort Lauderdale, FL 33329-7871

Bank of America NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012

Barclays Bank Delaware PO Box 8803 Wilmington, DE 19899-8803

Barclays Bank Delaware 100 S West St Wilmington, DE 19801-5015

Bk of Amer PO Box 982238 El Paso, TX 79998-2238

Capital One Attn: Bankruptcy PO Box 30253 Salt Lake City, UT 84130-0253 Capital One 15000 Capital One Dr Richmond, VA 23238-1119

Chase Card
Attn: Correspondence Dept
PO Box 15298
Wilmington, DE 19850-5298

Citi PO Box 6241 Sioux Falls, SD 57117-6241

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt PO Box 790040 Saint Louis, MO 63179-0040

Discover Fin Svcs LLC PO Box 15316 Wilmington, DE 19850-5316

Discover Financial PO Box 3025 New Albany, OH 43054-3025

Fifth Third Bank
Attn: Bankruptcy Department
1830 E Paris Ave SE
Grand Rapids, MI 49546-6253

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227-1115

First Midwest Bank/NA 300 N Hunt Club Rd Gurnee, IL 60031-2502

Navient Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773-9500

Navy Fcu PO Box 3000 Merrifield, VA 22119-3000

Navy Federal Cr Union PO Box 3700 Merrifield, VA 22119-3700

Ntb/cbna PO Box 6497 Sioux Falls, SD 57117-6497

NTB/CBSD CitiCards Private Label Centralized Bank PO Box 790040 Saint Louis, MO 63179-0040 Rochelle Property Management 515 5th Ave Rochelle, IL 61068-1506

Sallie Mae PO Box 3229 Wilmington, DE 19804-0229

US Dept of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 International Ln Madison, WI 53704-3121

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	
\$7	5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	5	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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Desc Main

B201B (Form 201B) (12/09)

## **United States Bankruptcy Court Northern District of Illinois, Western Division**

IN RE:	Case No
Hill, Adam	Chapter 7
Debtor(s)  CERTIFICATION OF NOTION  UNDER § 342(b) OF THE	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certificate of [Non-Attorney	Bankruptcy Petition Preparer
1, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)
XSignature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	sponsible person, or
	of the Debtor attached notice, as required by § 342(b) of the Bankruptcy Code.
Hill, Adam Printed Name(s) of Debtor(s)	X 9/14/2017 Signature of Deptor Date
Case No. (if known)	Signature of Debtor Date  X
	Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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